

# All about Social Security

Almost every family in America contributes to or receives Social Security benefits at some point in their lives.

## What is Social Security?

Working people pay taxes on what they earn. The Social Security tax is one such tax. The federal government uses the money they collect from this tax to pay Social Security benefits. The agency that administers Social Security benefits is called the Social Security Administration (SSA). According to the SSA, Social Security is one of the most successful anti-poverty programs in American history. You can find out more about the SSA at [www.ssa.gov](http://www.ssa.gov).

## Who receives Social Security benefits?

Many people think Social Security is only a retirement program. While retirees receive most of the Social Security benefits, depending on circumstances, people may qualify for Social Security benefits at any age. In fact, according to the SSA, Social Security pays more benefits to children than any other federal government program. People who may get Social Security benefits include:

### Retired Americans

When some older Americans retire (stop working), they may receive Social Security benefits. Social Security benefit payments for retirees are based on how much a person earned during their working career and at what age they retire. For people born in 1960 or later, full retirement age is 67. However, people can begin collecting reduced retirement benefits at 62.

### People who are disabled

People who can't work because of a physical or mental condition that's expected to last at least one year or result in death can receive Social Security disability benefits.



## Dependents of people who get Social Security benefits

- Spouses may qualify for benefits if they're 60 or older or any age if they're caring for their spouse's child who is younger than 16 or disabled.
- In the case of divorce, an ex-spouse may qualify for benefits (if they were married at least 10 years, are at least 62 years old, and if other specific conditions are met).
- Children may qualify for benefits if they're younger than 18, between 18 and 19 and a full-time K-12 student, or age 18 or older and disabled.

## Survivors of workers who have died

- A spouse who is 60 or older, 50 or older and disabled, or any age if they're caring for a child who is younger than 16 or disabled.
- In the case of divorce, an ex-spouse may qualify for survivor's benefits (if they are at least 60 years old (or 50 if disabled), were married for at least 10 years, and if other specific conditions are met).
- A child who is younger than 18, between 18 and 19 and a full-time K-12 student, or age 18 or older and disabled.

Social Security benefits are meant to only replace part of people's earnings when they retire, become disabled, or die. The government bases the benefit payment on how much people earned during their working career (based on their past 35 years of earning). Higher lifetime earnings result in higher benefits.